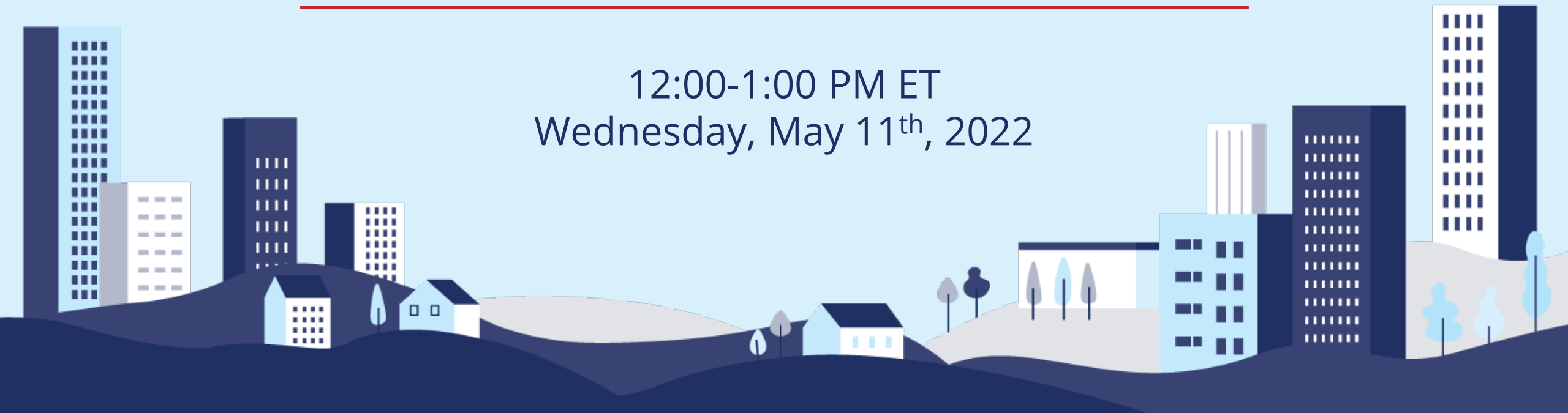


2022 OHC, CPD, and FPM Virtual Conference:
Serving Communities Through Housing Counseling

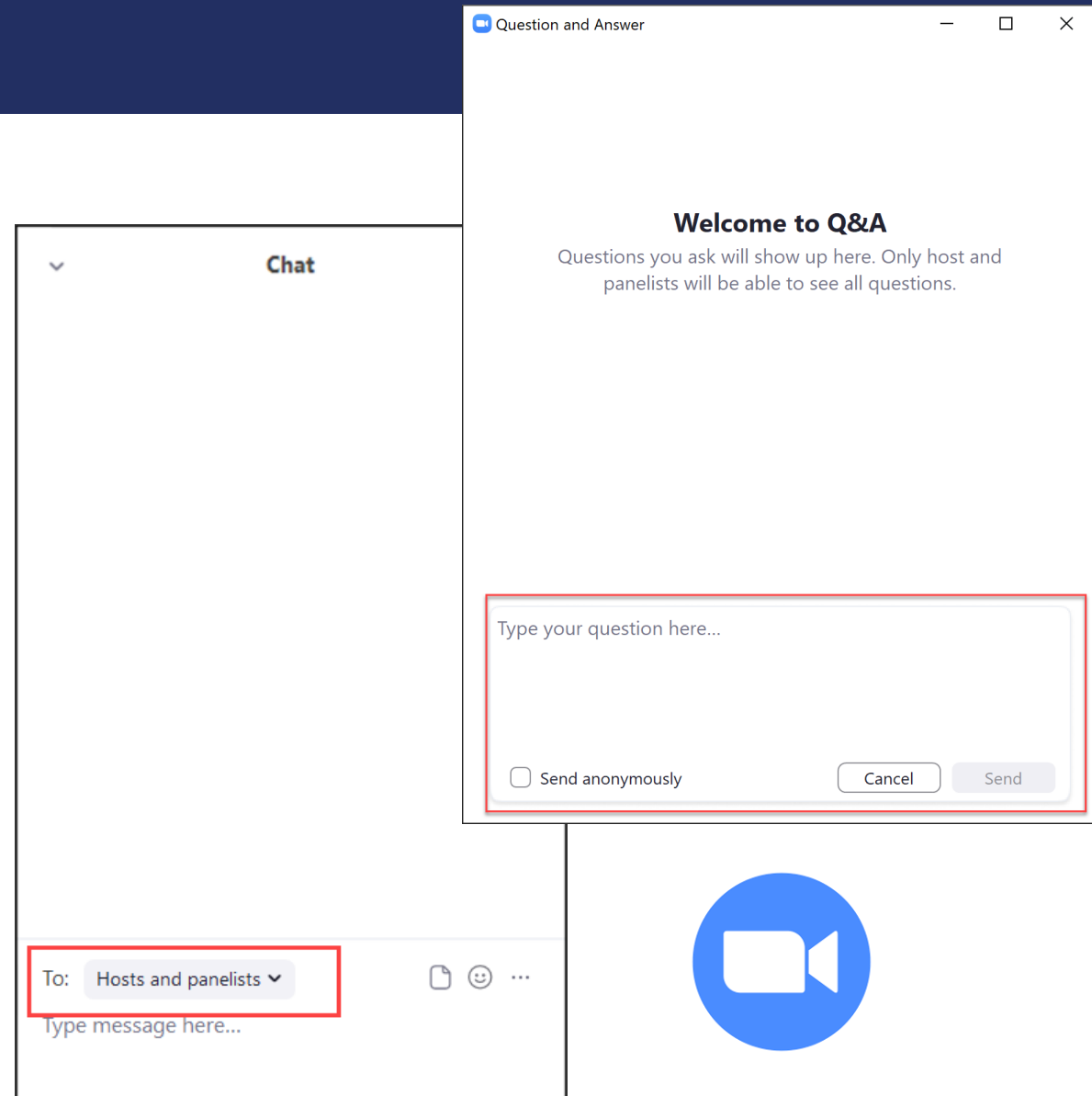
Including Housing Counseling in Affordable Housing Programs

12:00-1:00 PM ET
Wednesday, May 11th, 2022



Questions?

- Participants are in listen only mode
- **Chat**
 - Submit any technical issues via the Zoom Chat box
 - Send the message to the Host
- **Q&A**
 - Submit any content related questions via the Zoom Q&A box
 - Send to Host, Presenter and Panelists



Materials



- The PowerPoint has been posted for this session. We will provide the link in the Chat box.
- Webinar materials are posted on the HUD Exchange in the [Webinar Archive](#) 7-14 days after the live webinar
 - Find by date or by topic

Housing Counseling Webinar Archives

Page Description
This page contains links to the archived versions of previously recorded webinars presented by the Office of Housing Counseling. In order to listen to the archived webinar, you will need call the 800 # listed and enter the access code. Any course materials, including the PowerPoint Presentations are also posted. You should have the presentations available when you listen to the webinar. If you have any questions regarding the webinars archived on this site, please contact [Virginia Holman](#).

Training Archive - Audio Replay and Transcript:

- Audio replay numbers are only available for 12 months after the date of the webinar
- Transcripts are available for webinars from February 2016 going forward

Get Credit for Training Sessions
If you have attended or completed any of the training sessions below, select the "Get Credit" button on the training page in order to get credit and add the course to your transcript. You must have a HUD Exchange account in order to get credit for training sessions.

Need a HUD Exchange Account?
[Register Now ▶](#)

Want to view webinars by topic?
The Office of Housing Counseling has a new page where webinars are organized by topic instead of date.

[Filter by Topic](#)

Click on the title to view webinar materials, and get credit for viewing the webinar.

Webinar Title and Link	Description	Date
Fringe Benefit Costs	This webinar discussed the Office of Management and Budget's (OMB's) cost principles related to fringe benefits and how to properly document and calculate fringe benefits.	February 15, 2022
Training NOFO Grant Execution	This webinar was recommended for all grantees awarded funding under the 2021 Housing Counseling Training NOFO (TNOFO).	February 8, 2022

Certificate of Attendance



- Attendance will be marked following the live sessions.
- Once attendance is marked you can print a Certificate by logging into your account and going to your [Learning Transcript](#).
- Select the Course Name and click “Print Certificate”. *Not all HUD Exchange trainings offer Certificates.*

Housing Counseling Webinar: 9902 Form and Toolkit - Revision Highlights, Tips, and Tools

Close Record

Progress: Completed **Status:** Enrolled **Required:** Yes **Duration:** 1 hour

Print Certificate

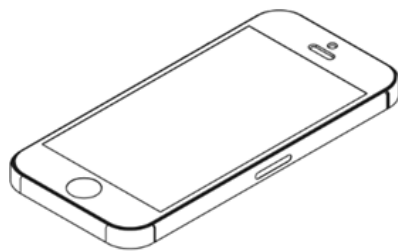
— Activities

Class Sessions

Feedback and Polling



- There will be questions provided in Mentimeter, when prompted by the icon to the right, please respond to questions at www.menti.com using your computer or smart phone.



1

Grab your phone

www.menti.com

2

Go to www.menti.com



3

Enter the code and vote!

**Time for
Mentimeter!**



Speakers



- Virginia Sardone, Director, Office of Affordable Housing Programs, HUD
- Shawna LaRue Moraille, Director, ICF
- Carrie Kronberg, Director, ICF

Agenda



- Background On Affordable Housing Programs
- Comparison of Program Requirements (e.g., HOME, HOME-ARP, HTF)
- HOME-ARP Supportive Services
- HOME-ARP and Housing Counseling
- HOME-ARP Nonprofit Operating and Capacity Building
- Resources
- Q & A

Welcome From HUD



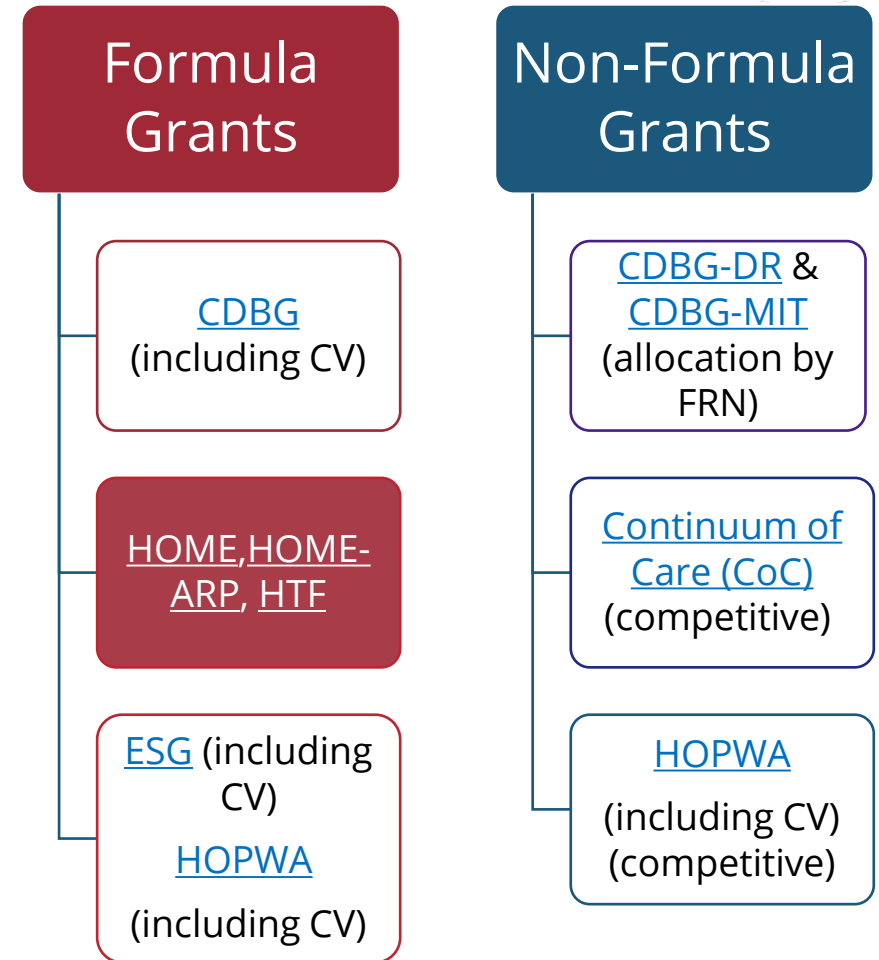
Background on Affordable Housing Programs



CPD Affordable Housing Programs



- HOME Investment Partnership Program ([HOME](#))
- HOME Investment Partnerships American Rescue Plan Program ([HOME-ARP](#))
- Housing Trust Fund ([HTF](#))





- Annual formula allocation program that provides funding to meet the affordable housing needs of low-income and very low-income renters and homebuyers/homeowners
- FY2022 appropriation was \$1.5 billion
- Participating Jurisdictions (PJs) access funds through 5-year Consolidated Plan/Annual Action Plan submission
- PJs have 4 years to complete projects (not tenant based rental assistance)

HOME-ARP



- One-time funds appropriated with the American Rescue Plan Act
- \$5 billion to assist individuals or households who are homeless at risk of homelessness and other vulnerable populations (“Qualifying Populations”)
- Eligible activities:
 - Provide capital investment for permanent rental housing
 - Acquisition and development of non-congregate shelter (NCS)
 - Provide tenant-based rental assistance (TBRA)
 - Fund supportive services
- Funds allocated via HOME Program formula to jurisdictions that qualified for a HOME allocation in FY2021
- Allocation Plans currently underway, must be approved by HUD Field Offices
- Funds available to PJs until September 2030



- Annual formula allocation program that provides funding to states to meet the affordable housing needs of extremely low-income renters and first-time homebuyers
- HTF is funded with a portion of the new business of Fannie Mae and Freddie Mac; funds are not appropriated by Congress
- The size of the HTF in FY 2022 was \$738 million
- States must submit an HTF allocation plan annually
- States have 2 years to commit and 5 years to expend funds

Comparison of Program Requirements



Comparison of Eligible Activities



Type of Activity	HOME	HOME-ARP	HTF
Tenant Based Rental Assistance (TBRA)	✓	✓	
Rental Development (acquisition, new construction, or rehabilitation)	✓	✓	✓
Homeowner Rehabilitation	✓		
Homebuyer (acquisition, new construction, or rehabilitation)	✓		✓ *
Supportive services including housing counseling and homeless prevention services		✓	
Housing counseling for homeless and rental		✓	
Acquisition and development of non-congregate shelter (NCS)		✓	

*HTF is currently under \$1 billion, this has not been seen to date

Comparison of Eligible Beneficiaries



HOME

- Rental Housing
 - < 50% AMI Low HOME units
 - < 80% AMI High HOME units
 - At least 90% of assisted rental units (rental housing development and TBRA) must serve households < 60% AMI
- Homeownership Housing
 - < 80% AMI

HOME-ARP

- Rental Housing Development
 - At least 70% of units must serve Qualifying Populations (QPs)
 - Up to 30% of units may serve households earning < 80% AMI
- All Other Activities (TBRA, NCS, Supportive Services)
 - 100% of funds must benefit QPs

HTF

- While the size of the fund nationally is less than \$1 billion, grantees must use 100% of their HTF grants to benefit households earning < 30% AMI or below the poverty line, whichever is greater
- When the size of the national fund exceeds \$1 billion, grantees may use up to 25% of the funds to benefit households earning up to 50% AMI

HOME-ARP Qualifying Populations (QPs)



- Homeless: [McKinney Act definition at 24 CFR 91.5](#)
- At risk of Homelessness: [McKinney Act definition at 24 CFR 91.5](#)
- Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking
 - VAWA regulation at [24 CFR 5.2003](#), except: Human trafficking definition from [Trafficking Victims Protection Act of 2000](#)
- Other Populations where providing supportive services or assistance under section [212\(a\) of NAHA \(42 U.S.C. 12742\(a\)\)](#) would prevent the family's homelessness or would serve those with the greatest risk of housing instability

Note: Veterans and families that include a veteran family member that meet the criteria for one of the Qualifying Populations are also eligible for HOME-ARP assistance.

Housing Counseling Required or Allowed for OAHP Programs



- HOME and HTF – required for homeownership, can be reimbursed post-closing
- HOME-ARP – housing counseling not required, but is an eligible activity as a part of supportive services or as a standalone activity
- Under [24 CFR 5.111](#), housing counseling is required if under regulation for the program must be provided by a HUD certified housing counselor who works for a HUD-approved housing counseling agency

Scenario

HOME



The [Tennessee Housing Development Authority \(THDA\)](#) is both a HOME PJ as well as a HUD-approved Intermediary for HUD's Housing Counseling Program. THDA administers homeownership housing programs across the state and works with several HCAs, including those who are also Community Housing Development Organizations (CHDOs). For organizations such as [Clinch-Powell](#), they have been funded as a CHDO through the HOME program to develop new housing units. In addition, they deliver housing counseling to prospective homeowners, who separately pay for the service. In other scenarios, the housing counseling agencies within THDA's network, serve as referral agencies for other HOME CHDOs developing affordable housing.

HOME-ARP Supportive Services



HOME-ARP Supportive Services



- HOME-ARP funds may be used to provide a broad range of supportive services to qualifying individuals or families:
 - As a standalone program (next section), or
 - In combination with other HOME-ARP activities
- Individuals and families who meet a QP definition and are not already receiving these services through another program are eligible for HOME-ARP supportive services

HOME-ARP Supportive Services



- Three categories of supportive services:
 - McKinney-Vento Supportive Services -- adapted from the services listed in section 401(29) of the McKinney-Vento Homeless Assistance Act
 - HOME-ARP Homelessness Prevention Services -- adapted from eligible homelessness prevention services under Emergency Solutions Grant (ESG) regulations and are revised, supplemented, and streamlined
 - [Housing Counseling -- as defined in Part 5.100](#), including requirement that counseling only be provided by HUD-certified housing counselors

HOME-ARP and Housing Counseling



Example eligible HOME-ARP Costs – Housing Counseling



- Staff salaries & overhead costs of HUD-certified housing counseling services – direct housing counseling services
- Development of a housing counseling workplan
- Marketing & outreach
- Intake
- Financial & housing affordability analysis
- Action Plans
- Follow-up communication with program participants

- **Does not include counseling associated with homeowner assistance**

HOME-ARP Housing Counseling Requirements



- As required at 24 CFR 214.300(a)(2), housing counselors must establish an action plan for each participating qualifying individual or family.
- Additionally, as required at 24 CFR 214.300(c), housing counselors must make reasonable efforts to follow-up with participating qualifying individuals and families to ensure they are:
 - Progressing toward the housing goal(s) established in the plan
 - To modify or terminate housing counseling, and
 - To learn and report outcomes

Eligible HOME-ARP Housing Counseling - Homeless



- Homeless Services Topics (24 CFR 214.300(e)(5))
 - Homeless assistance information regarding emergency shelter
 - Other emergency services
 - Transitional housing
 - Referral to local, state, and federal resources (24 CFR 214.300(b)(2))

Eligible HOME-ARP Housing Counseling - Rental



- Rental Housing Counseling Topics (24 CFR 214.300(e)(4))
 - HUD rental and rent subsidy programs
 - Other federal, state, or local assistance
 - Fair housing
 - Rental search assistance
 - Landlord tenant laws
 - Lease terms
 - Rent delinquency
 - Referrals to local, state, and federal resources

Eligible HOME-ARP Housing Counseling - Homebuying



- Pre-Purchase Homebuying Topics (24 CFR 214.300(e)(1))
 - Advice regarding readiness and preparation
 - Federal Housing Administration insured financing
 - Housing selection and mobility
 - Housing search assistance
 - Fair housing and predatory lending
 - Budgeting and credit
 - Loan product comparison
 - Purchase procedures and closing costs
 - Referrals to local, state, and federal resources

HOME-ARP Nonprofit Operating and Capacity Building



HOME-ARP Nonprofit Operating and Capacity Building Assistance



- Guidelines:
 - Up to 5% of allocation to pay operating expenses of nonprofit organizations undertaking HOME-ARP activities
 - Up to an additional 5% of allocation to pay eligible costs related to developing capacity of nonprofit organizations undertaking HOME-ARP activities
 - Can be provided if PJ expects to provide HOME-ARP funds to the organization for HOME-ARP activities within 24 months
 - Eligible costs are “general operating costs” of the nonprofit
- Limitations:
 - In any fiscal year, operating assistance may not exceed the greater of 50% of the general operating expenses of organization for that fiscal year, or \$50,000
 - In any fiscal year, capacity building assistance may not exceed the greater of 50% of general operating expenses of organization for that fiscal year, or \$50,000
 - If an organization receives both types of assistance in a fiscal year, the aggregate cap on the total amount it may receive is the greater of 50% of their operating expenses for that year or \$75,000

HOME CHDO Operating

HCA that are also HOME CHDOs may be receiving operating assistance (must be tied to development)



A stylized illustration of a cityscape on the left side of the slide. It features several buildings of varying heights and colors (dark blue, light blue, white, and grey) on a dark blue hill. In the foreground, there are rolling hills in shades of dark blue and light blue, with a few small houses and trees. The background is a solid light blue color.

Resources

Find HOME, HOME-ARP and HTF Grantees



The screenshot shows the HUD Exchange website header with the 'Grantees' menu item highlighted by a green arrow. Below the header is a large orange banner for 'Celebrate Fair Housing Month: April National Fair Housing Forum April 20, 2022 | 2:00-4:00 PM EDT' with a 'Learn More' button. To the right, a search bar is visible with a green arrow pointing to it. Below the search bar, a table of grantee contact information is displayed, with a green arrow pointing to the table header.

Grantee Contact Information

Home > About Grantees > Grantee Contact Information: CDBG, CoC, ESG, HOME, HOPWA, HTF, and NSP

Grantee Contact Information Find point of contact information for HUD's grantees.

HUD grantees receive funding from HUD to support HUD's mission to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD grantees include state and local governments, non-profit and for-profit organizations, public housing authorities, and tribal entities.

HUD grantee contact information is currently available for CDBG, CoC, ESG, HOME, HOPWA, HTF, and NSP.

Note: To submit edits to contact information posted here, please follow the [change request instructions](#) or [contact us](#).

Export (xls)

Grantees

All States

Programs

- CDBG: Community Development Block Grant Program
- CoC: Continuum of Care Program
- Emergency Shelter Grants

State	Organization Name	Program	Contact Information
AK	AK-500 - Anchorage CoC	CoC	Collaborative Applicant Jasmine Khan Coalition Director The Anchorage Coalition to End Homelessness 3201 C Street, Suite 110 Anchorage, AK 99503 907-205-2791 director@anchoragehomeless.org
AK	AK-500 - Anchorage CoC	CoC	POC for Homeless Persons Taylor Donovan Program and Grants Manager The Anchorage Coalition to End Homelessness

HOME/HOME-ARP Resources



- [Which HUD Programs are Affected By HUD's Housing Counselor Certification Rule?](#)
 - Definition of housing counseling
 - Scenarios by program
- HOME FAQs
 - [Can the PJ use HOME funds to pay for required homebuyer counseling?](#)
 - [What type of housing counseling does the HOME Program require?](#)
- [Notice CPD-21-10: Requirements for the Use of Funds in the HOME-ARP Program](#)

Q&A



Continue the Conversation on Whova

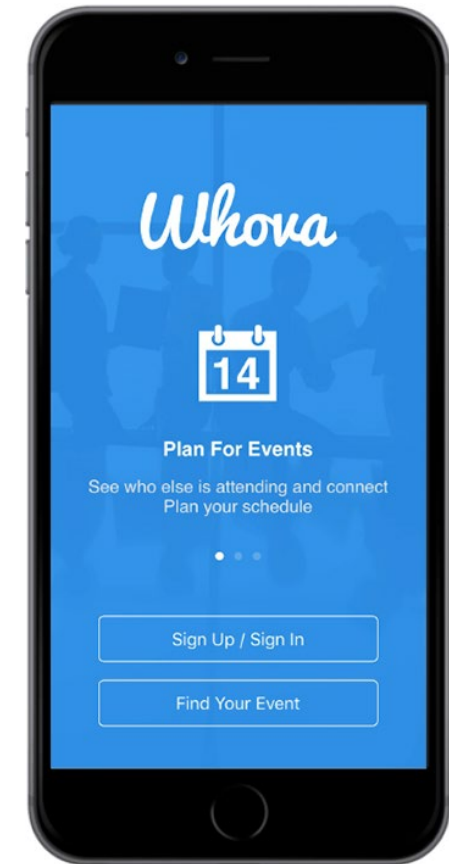


- Explore the **professional profiles** of event speakers and attendees
- Send **in-app messages** and **exchange contact info**
- **Network and find attendees** with common affiliations, educations, shared networks, and social profiles
- Receive **update notifications** from organizers
- Access the **event agenda**

Web App Link:

https://whova.com/portal/webapp/scthc_202205/

Invitation Code: servingcommunities2022



Stay Connected



- **Event Webpage:**

- <https://www.hudexchange.info/trainings/serving-communities-through-housing-counseling-virtual-conference/>

- [CPD Rental Resources with Possible Eviction Prevention Uses](#)
 - [CPD Housing Counseling Resources](#)

- **Find us at:**

- www.hudexchange.info/counseling

- **Email us at:**

- Housing.counseling@hud.gov

Upcoming Sessions



Time	Session Title
1:30-2:30 PM EDT	Providing Housing Counseling in Homeless and Service Enriched Housing
2:30-3:00 PM EDT	Break
3:00- 4:00 PM EDT	Celebrating Partnerships in Housing Counseling
4:00- 4:30 PM EDT	Closing and Lessons Learned

2022 OHC, CPD, and FPM Virtual Conference:
Serving Communities Through Housing Counseling

Thank you for Attending!

